

Wealth Management Service Guide

**LIVE
NEXT
LEVEL**



Welcome to Wealth Management!

From wealth management to countless chill experiences, we take every part of your life to new heights. On your wealth management journey, you can now **Live Next Level**.

Your dedicated relationship manager and our team of experts will cater to your unique needs. Wealth Management helps you to capture opportunities in order to optimize investment potential. You can also enjoy comprehensive cross border services. On top of all these, you can indulge in unparalleled privileges that enhance your premium lifestyle.

Table of contents

| | | |
|----|--|--|
| 03 | Multi-dimensional Market Information: Broader knowledge, better-informed decisions |  |
| 04 | Innovative Wealth Management technology: Get ahead of the game with cutting-edge tools |  |
| 05 | Chill lifestyle: Be first in line for glamorous experiences |  |
| 06 | Interactive Consultations: Get closer to you to better understand your needs |  |
| 07 | Beyond more : Comprehensive products, services and offers |  |
| 08 | Terms and Conditions for Wealth Management Services | |
| 09 | Disclaimer | |

Discover more
Live Next Level >>>



I'm widening
my financial horizons

Multi-dimensional Market Information

Broader knowledge, better-informed decisions

Information is vast. Bank of China Group offers multi-channel market trend analysis from dynamic angles. Our comprehensive services can help you capture better opportunities.

- **BOC Wealth Talks:**
Wealth Talks will bring ideas for different stages of your life (such as family, education, retirement and owning a dream home) to support your customized solutions.



Banking in the palm of my hand

Next-Gen Wealth Management Tech

Get ahead of the Game with cutting edge tools

In today's age of financial self-care, you are the expert of your own finances~ Wealth Management offers innovative financial management technology to serve you 24/7. It's simple and accessible, so everyone can become a Wealth Management expert.

• **UnionPay QR** [“click here”](#) 

Make payments and enjoy shopping with UnionPay QR in China and worldwide. Enjoy easy travelling with cashless payments~

• **One-stop Mobile Banking Services** [“click here”](#) 

A digital platform puts payments, transfers, foreign exchange, term deposits placements and withdrawals at your fingertips.

Living life to the fullest

Chill Life

Be first in line for the glamorous experiences

Wealth Management privileges promote a good work-life balance. Elevate your enjoyment with unique experiences and recharge your energy.

• **Wealth Management Debit Card** [“click here”](#) 

Wealth Management brings you countless benefits, promotions and rewards

- Own a Debit Card which is widely accepted globally and supported by both RMB and USD Savings accounts,
- No withdrawal fee two times a year for Wealth Management customers when you withdraw cash via Bank of China's ATMs in Chinese mainland
Enjoy similar Wealth Management privileges in Bank of China² (Hong Kong) and
- selected South East Asia countries

• Remarks:

1. BOCPP Wealth Management Debit Card is subject to the relevant terms and conditions including fees and charges.
2. The Bank reserves the right to amend the “BOC Hong Kong WM Mutual Recognition Privileges” subject to the changes. Please refer to your Wealth Management Relationship Manager



I enjoy exclusive service from professionals

Interactive Consultations

Get closer to you to better understand your needs.

Your needs progress as you age.

Standing by to communicate with you, the Wealth Management team from our consulting circle is here to address your need at any time, helping you on the way to reach your goals.

• Dedicated Relationship Manager

We listen to your needs and offer you various types of Wealth Management services that match your financial needs, investment risk appetite, and investment experience.

• Team of experts

• Our team of product specialists provide insights from different aspects that matches your unique needs to help you capture opportunities and fulfil your financial needs.

• Mortgage Manager (Mortgage Service) – offers suitable mortgage solutions to meet your housing needs.

• Commercial Relationship Manager – As your trusted business partner, we provide comprehensive business banking services, enabling you to grasp business opportunities.

Beyond more

Comprehensive products, services and offers

Wealth Management provides a wide array of financial products from money management to investment and insurance to meet your financial needs.

• Privileged Offers: [“click here “](#)

- Preferential interest rates for deposits and loans.
- RMB and Foreign exchange rate offers.
- Fee discounts for Remittances and Exchange namely Global
- Payment and Telegraphic Transfer

• Cross-Border Wealth Management privileges:

Your Wealth Management status allows you to enjoy privileges across Hong Kong, China; Indonesia; Thailand; Cambodia and Singapore.

• Cross-border Wealth Management Advantages:

[“click here “](#)

We support you when you are travelling, working, studying or even doing business abroad. Get your banking needs ready before your departures.

• Coming to Cambodia: [“click here “](#)

We will assist you and ensure that your banking needs are taken care of before your arrival.

TERMS AND CONDITIONS
FOR WEALTH MANAGEMENT SERVICES

1. Definition and Interpretation

1.1 Unless otherwise expressly provided for herein, the following terms and expressions have the meanings respectively ascribed to them hereunder:

| | |
|------------------------------|--|
| “the Bank” | Means Bank of China (Hong Kong) Limited Phnom Penh Branch (Company registered No. 00014630) |
| “Wealth Management Services” | Means integrated services that provide the Customer with comprehensive range of banking products and services, together with multiple service channels, enabling the Customer to manage his/her/their finances flexibly. |
| “Business Day” | Means a day on which the Cambodia is open for trading. |
| “Customer” | Means any person whose application to use the Wealth Management Services has been accepted by the Bank. |
| “Retail Banking” | Referring to Personal Digital Banking Department in Bank of China (Hong Kong) Limited Phnom Penh Branch |
| “these Terms and Conditions” | Includes such terms and conditions as may be amended by the Bank at any time and from time to time as provided for herein. |

- 1.2 Unless the context otherwise requires, in these Terms and Conditions words importing the singular number shall include the plural and vice versa, and words importing the masculine gender shall include the feminine and the neuter gender.
- 1.3 These Terms and Conditions only govern the usage of Wealth Management Services. Therefore, customers are required to read and understand these Terms and Conditions with respective products and services’ terms and conditions in the event customers subscribe to the said products and services.

2. Provisions of Wealth Management Services

2.1 The Bank may at its sole and absolute discretion, provide Wealth Management Services to the Customer subject to the Customer maintaining a minimum “Total Relationship Balance” (TRB) of USD 60,000 at all times.

3. Definition of Total Relationship Balance (TRB)

- 3.1 TRB refers to the Customers’ products holding offer by and/or through the Bank.
- 3.2 The combination of the following products under the Customer’s name will formed the calculation for TRB:

| Product Type | Recognition Method |
|---|--|
| Current and/or Savings Account (USD and Foreign Currency Denominated) | Daily average balance calculated on monthly basis. For Foreign currency denominated account, daily average balance to multiply by end of month rate to convert into USD for the purpose of TRB Calculation. |
| Fixed Deposit (USD and Foreign Currency Denominated) | Principal Amount excluding interest based on average daily balance. For foreign currency denominated fixed deposits, Principal amount multiply by end of month rate to convert into USD for the purpose of TRB Calculation. |

3.3 The “Total Relationship Balance” under the Customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts (Refer to Table 1). The “Total Relationship Balance” in the joint-name of the customer and other person only includes the “Total Relationship Balance” of all corresponding joint-name accounts (Refer to Table 2).

| Table 1 | | Sole-name Account | Joint-name Account | Total TRB Recognition |
|---------|--------------------|-------------------|--------------------|-----------------------|
| | Main Applicant | USD 50,000 | USD 10,000 | USD 60,000 |
| | Joint Applicant(s) | USD 50,000 | | USD 60,000 |

| Table 2 | | Sole-name Account | Joint-name Account | Total TRB Recognition |
|---------|--------------------|-------------------|--------------------|-----------------------|
| | Main Applicant | - | USD 60,000 | USD 60,000 |
| | Joint Applicant(s) | - | | - |

- 3.4 All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- 3.5 The relevant calculation results shall be subjected to the Bank’s records.
- 3.6 Loan products are excluded from TRB calculation.
- 3.7 The Bank reserves its’ right to amend the TRB calculation from time to time including but not limited to remove, change or add products into the TRB calculations.

4.General Terms

- 4.1 Wealth Management Services are only applicable to personal banking customers aged 18 and/or above.
- 4.2 By subscribing the Wealth Management Services, the Customer is deemed to have read, understood and agreed to be bound by these Terms and Conditions herein and/or any other relevant terms and conditions that the Bank may impose from time to time.
- 4.3 The Bank reserves the rights at its absolute discretion to revise, add to, delete, vary and/or amend these Terms and Conditions at any time or from time to time, wholly or in part, by giving 21 days prior notice to the Customer via displaying notices in the Bank’s Branches and/or any other manner as determined by the Bank from time to time.
- 4.4 The Bank reserves the right at is absolute discretion to cancel, terminate or suspend the Wealth Management Services, wholly or in part, at any time with prior notice to the Customer via displaying notices in the Bank’s Branches or any other mode of communication as may be determined by the Bank from time to time. The Customer shall not be entitled to make any compensation against the Bank for any and all losses or damages suffered or incurred by the Customer as a result of or arising from such cancellation, termination or suspension of the Wealth Management Services by the Bank.
- 4.5 In case of any dispute, the decision of the Bank shall be final and binding, and no further correspondence/appeals/attempts to the dispute such decisions from any third parties will be entertained.
- 4.6 These Terms and Conditions and all Wealth Management banking services shall be governed by and construed in all respects in accordance with the Laws of Cambodia.

**LIVE
NEXT
LEVEL**



中國銀行 金边分行

BANK OF CHINA PHNOM PENH BRANCH

